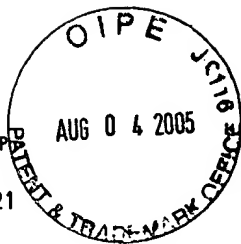


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C O U N S E L O R S A T L A W

Daniel H. Golub
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August 4, 2005

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Re: U.S. Serial No. 09/748,359 entitled
"System and Method For Facilitating Selection of Benefits"
Atty. Docket No. CLC 00.02

Dear Sir:

Enclosed for filing in connection with the above-referenced patent application are the following:

1. Power of Attorney By Assignee of Entire Interest;
2. Statement Under 37 CFR 3.73(b);
3. Change of Address and Recordation Cover Sheet;
4. Amendment;
5. Petition for Two Month Extension of Time;
6. Information Disclosure Statement;
7. Forms PTO/SB/08A and 1 copy of each of the cited references;
8. A check for \$630.00; and.
9. A self-addressed stamped postcard, return of which is requested to acknowledge receipt of the enclosed documents.

EXPRESS MAIL CERTIFICATE (37 C.F.R. § 1.10)

Express Mail Label No. EV260286677US

Date of Deposit August 4, 2005

I hereby certify that this paper, and the papers and/or fees referred to herein as transmitted, submitted or enclosed, are being deposited with the U.S. Postal Service "Express-Mail Post Office to Addressee" service under 37 C.F.R. § 1.10 on the date indicated above and is addressed to the Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Name Daniel H. Golub

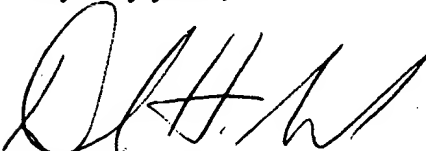
Signature 

August 4, 2005
Page 2

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The Commissioner is hereby authorized to charge any additional fees required, or credit any overpayment, in connection with this filing to Deposit Account No. 50-0310. A duplicate of this authorization is enclosed.

Very truly yours,

A handwritten signature in black ink, appearing to read 'D.H. Golub', with a stylized flourish at the end.

Daniel H. Golub

Enclosures